



DOONAN, GRAVES & LONGORIA, LLC  
ATTORNEYS AT LAW

Serving Massachusetts, Maine  
& New Hampshire  
Hours: Monday - Friday 9 am - 4 pm  
www.dgandl.com

100 Cummings Center, Suite 303C  
Beverly, Massachusetts 01915  
TEL: (978) 921-2670  
FAX: (978) 921-4870

March 14, 2022

VIA CERTIFICATE OF MAILING  
AND REGULAR MAIL

Thomas A. Peterson  
49 Johnson Road  
Windham, ME 04062



**NOTICE OF MORTGAGOR'S RIGHT TO CURE**  
**THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED**  
**WILL BE USED FOR THAT PURPOSE.**

Re: Property Address: 49 Johnson Road, Windham, ME 04062  
Loan Number:  
Payment Due Date: November 1, 2016

Dear Mortgagor:

This letter is being sent by Doonan, Graves & Longoria, LLC, as Attorney in Fact and agent for the Servicer and Mortgagee. Doonan, Graves & Longoria, LLC is authorized to send this notice by and on behalf of the Servicer, Select Portfolio Servicing, Inc., the Mortgagee, Federal Home Loan Mortgage Corporation (FHLMC) and the Owner/Investor, Federal Home Loan Mortgage Company pursuant to the terms of the subject Note, Mortgage and Title 14, Sec. 6111.

Your loan is in default for failure to make payments of principal and interest when due. This delinquency represents a breach of your Note and Mortgage in favor of Mortgage Electronic Registration Systems Inc. as nominee for Ally Bank its successors and assigns its successors and assigns (if MERs) dated July 26, 2012 and recorded in the Cumberland County Registry of Deeds in Book 29816, Page 90. This firm is relying on information provided by the Servicer. **If you are in Bankruptcy or received a Bankruptcy discharge of this debt, this letter is not an attempt to collect the debt, but notice of possible enforcement of our lien against the collateral property.**

An itemization of all past due amounts, including, but not limited to, reasonable interest and late charges, attorney's fees and other reasonable fees and costs, causing the loan to be in default is as follows:



Amount of Past Due Payments	\$101,499.49
Late Charges	\$227.00

**TOTAL TO CURE DEFAULT:** \$101,726.49

A portion of the amount due is reasonable interest in the amount of \$61,247.89.

**The total amount due does not include any amounts that become due after the date of the notice.**

You have the right to cure the default within **35 days of receipt** of this notice by sending payment in the amount of **\$101,726.49** in the form of **certified and/or cashier's check(s) and/or money order(s)** in full to: **Select Portfolio Servicing, Inc., Payment Processing, 3217 S. Decker Lake Drive, Salt Lake City, UT 84119. Please include the loan number, borrower's name and property address on your check.** If the default is not cured within this time-frame, the mortgagee may exercise its right to accelerate payment of this loan. Failure to cure this default may result in the sale of the property secured by this mortgage at a foreclosure sale. To reach a person with authority to modify a mortgage loan, please contact Select Portfolio Servicing, Inc. at (888) 818-6032 to discuss your loan.

Pursuant to Title 14, Section 6111 of M.R.S.A., you have the right to cure the default by full payment of all amounts that are due without acceleration, including reasonable interest and late charges specified in the mortgage or note as well as reasonable attorney's fees. If you meet the conditions above, you will have the right to have the mortgagee's enforcement of this Security Instrument discontinued and to have the Note and the Security Agreement remain fully effective as if immediate payment in full had never been required. You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

You may have options available other than foreclosure. You may discuss available options with the mortgagee, which is Federal Home Loan Mortgage Corporation (FHLMC), the mortgage servicer, which is Select Portfolio Servicing, Inc. or a counselor approved by the United States Department of Housing and Urban Development. You are encouraged to explore available options prior to the end of the right-to-cure period.

As defined under Maine Law, Federal Home Loan Mortgage Company is the Owner/Investor in the note and mortgage, which is the subject of this letter.

Where mediation is available under 14 M.R.S.A. section 6321-A, you may request mediation to explore options for avoiding foreclosure judgment.

A list of all counseling agencies approved by the United States Department of Housing and Urban Development operating to assist mortgagors in the State to avoid foreclosure is attached. The attached list is integrated as if set forth in full. You may also review this list by visiting the following website:

<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=me>

To reach people having authority to modify your mortgage loan, please contact Select Portfolio Servicing, Inc. at the address below in order to resolve all matters relating to this mortgage and any foreclosure proceedings thereunder and to discuss options other than foreclosure.

Select Portfolio Servicing, Inc.  
Loan Resolution Department  
3217 S. Decker Lake Drive  
Salt Lake City, UT 84119  
(888) 818-6032

### NOTICE OF IMPORTANT RIGHTS

Pursuant to the Federal Fair Debt Collection Practices Act (15 USCS Sec. 1692), a consumer debtor is required to be sent the following notice: (1) unless the consumer, within thirty days after receipt of this notice, disputes the validity of the debt or any portion thereof, the debt will be assumed to be valid by the debt collector; (2) if the consumer notifies the debt collector in writing with the thirty-day period that the debt, or any portion thereof, is disputed, the debt collector will obtain verification of the debt or a copy of a judgment against the consumer and copy of such verification or judgment will be mailed to the consumer by the debt collector; and (3) upon the consumer's written request within the thirty-day period, the debt collector will provide the consumer with the name and address of the original creditor, if different from the current creditor. The law firm of Doonan, Graves & Longoria, LLC is acting as the debt collector, pursuant to the Federal Fair Debt Collection Practices Act. Any information will be used for that purpose. The Federal Trade Commission has ruled that the Federal Fair Debt Collection does not preclude the institution of legal action prior to the expiration of the thirty day period. If you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally, but is notice of a possible enforcement of the lien against the collateral property.

Very truly yours,  
Select Portfolio Servicing, Inc.  
Federal Home Loan Mortgage Corporation  
(FHLMC)  
Federal Home Loan Mortgage Company  
by its attorney



Reneau J. Longoria, Esq.

MNK

cc: Client

Bureau of Consumer Credit Protection  
Attachment: HUD Approved Housing Counseling Agencies

54492

This listing is current as of **01/23/2022**.

## Agencies located in MAINE

**Agency Name:** PENQUIS COMMUNITY ACTION PROGRAM

**Phone:** 207-973-3500

**Toll Free:**

**Fax:**

**Email:** N/A

**Address:** 262 Harlow St

Bangor, Maine 04401-4952

**Counseling Services:**

- Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

**Languages:** - English

**Affiliation:** NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA

**Website:** <http://www.penquis.org>

**Agency ID:** 81649

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**Agency Name:** MIDCOAST MAINE COMMUNITY ACTION

**Phone:** 207-442-7963

**Toll Free:** 800-221-2221

**Fax:** 207-442-0122

**Email:** [info@mmcacorp.org](mailto:info@mmcacorp.org)

**Address:** 34 Wing Farm Pkwy

Bath, Maine 04530-1515

**Counseling Services:**

- Rental Housing Workshops
- Services for Homeless Counseling

**Languages:** - English

- Spanish

**Affiliation:**

**Website:** <http://midcoastmainecommunityaction.org>

**Agency ID:** 80502

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**Agency Name:** COASTAL ENTERPRISES, INCORPORATED

**Phone:** 207-504-5900

**Toll Free:** 877-340-2649

**Fax:**

**Email:** [jason.thomas@celmaine.org](mailto:jason.thomas@celmaine.org)

**Address:** 30 Federal Street

Suite 100

BRUNSWICK, Maine 04011-1510

**Counseling Services:**

- Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Reverse Mortgage Counseling
- Services for Homeless Counseling

**Languages:** - English

- Spanish

**Affiliation:** CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

**Website:** <http://www.celmaine.org>

**Agency ID:** 80985

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**Agency Name:** FOUR DIRECTIONS DEVELOPMENT CORPORATION

**Phone:** 207-866-6545

**Toll Free:**

**Fax:**

**Email:** N/A

**Address:** 20 Godfrey Dr

Orono, Maine 04473-3610

**Counseling Services:**

- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Home Improvement and Rehabilitation Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

**Languages:** - English

**Affiliation:** OWEESTA CORPORATION

**Website:** <http://www.fourdirectionsmaine.org>

**Agency ID:** 83879

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<b>Agency Name:</b> AVESTA HOUSING DEVELOPMENT CORPORATION <b>Phone:</b> 207-553-7780-3347 <b>Toll Free:</b> 800-339-6516 <b>Fax:</b> 207-553-7778 <b>Email:</b> ndigeronlmo@avestahousing.org <b>Address:</b> 307 Cumberland Avenue PORTLAND, Maine 04101-4920	
<b>Counseling Services:</b>	<ul style="list-style-type: none"><li>- Financial Management/Budget Counseling</li><li>- Home Improvement and Rehabilitation Counseling</li><li>- Mortgage Delinquency and Default Resolution Counseling</li><li>- Non-Delinquency Post Purchase Workshops</li><li>- Pre-purchase Counseling</li><li>- Pre-purchase Homebuyer Education Workshops</li><li>- Rental Housing Counseling</li><li>- Rental Housing Workshops</li></ul>
<b>Languages:</b> - English <b>Affiliation:</b> CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC. <b>Website:</b> www.avestahousing.org <b>Agency ID:</b> 81144	
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<b>Agency Name:</b> AROOSTOOK COUNTY ACTION PROGRAM, INC. <b>Phone:</b> 207-764-3721 <b>Toll Free:</b> <b>Fax:</b> <b>Email:</b> N/A <b>Address:</b> 771 Main St Presque Isle, Maine 04769-2201	
<b>Counseling Services:</b>	<ul style="list-style-type: none"><li>- Mortgage Delinquency and Default Resolution Counseling</li><li>- Pre-purchase Counseling</li><li>- Pre-purchase Homebuyer Education Workshops</li></ul>
<b>Languages:</b> - English <b>Affiliation:</b> MAINE STATE HOUSING AUTHORITY <b>Website:</b> http://www.acap-me.org <b>Agency ID:</b> 83641	
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<b>Agency Name:</b> YORK COUNTY COMMUNITY ACTION AGENCY <b>Phone:</b> 207-459-2903 <b>Toll Free:</b> <b>Fax:</b> 207-490-5026 <b>Email:</b> mesha.quinn@yccac.org <b>Address:</b> 6 Spruce Street SANDFORD, Maine 04073-2917	
<b>Counseling Services:</b>	<ul style="list-style-type: none"><li>- Fair Housing Pre-Purchase Education Workshops</li><li>- Financial Management/Budget Counseling</li><li>- Home Improvement and Rehabilitation Counseling</li><li>- Mortgage Delinquency and Default Resolution Counseling</li><li>- Non-Delinquency Post Purchase Workshops</li><li>- Pre-purchase Counseling</li><li>- Pre-purchase Homebuyer Education Workshops</li><li>- Predatory Lending Education Workshops</li><li>- Rental Housing Counseling</li><li>- Services for Homeless Counseling</li></ul>
<b>Languages:</b> - English <b>Affiliation:</b> CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC. <b>Website:</b> http://www.yccac.org <b>Agency ID:</b> 81150	
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<b>Agency Name:</b> COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE <b>Phone:</b> 207-333-6419 <b>Toll Free:</b> <b>Fax:</b> 207-795-4069 <b>Email:</b> homequest@community-concepts.org <b>Address:</b> 17 Market Sq South Paris, Maine 04281-1533	
<b>Counseling Services:</b>	<ul style="list-style-type: none"><li>- Fair Housing Pre-Purchase Education Workshops</li><li>- Financial Management/Budget Counseling</li><li>- Mortgage Delinquency and Default Resolution Counseling</li><li>- Pre-purchase Counseling</li><li>- Pre-purchase Homebuyer Education Workshops</li><li>- Rental Housing Counseling</li></ul>
<b>Languages:</b> - English <b>Affiliation:</b> CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC. <b>Website:</b> https://www.ccimaine.org/ <b>Agency ID:</b> 81580	
<hr/>	
<b>Agency Name:</b> KENNEBEC VALLEY COMMUNITY ACTION PROGRAM <b>Phone:</b> 800-542-8227 <b>Toll Free:</b> <b>Fax:</b> <b>Email:</b> info@kvcap.org <b>Address:</b> 101 Water St Waterville, Maine 04901-6339	

1/24/22, 4:16 PM

[https://apps.hud.gov/offices/hsg/sfh/hcc/hcs\\_print.cfm?webListAction=search&searchstate=ME](https://apps.hud.gov/offices/hsg/sfh/hcc/hcs_print.cfm?webListAction=search&searchstate=ME)

**Counseling Services:** - Financial Management/Budget Counseling  
- Mortgage Delinquency and Default Resolution Counseling  
- Pre-purchase Counseling  
- Pre-purchase Homebuyer Education Workshops

**Languages:** - English

**Affiliation:** NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA

**Website:** <http://www.kvcap.org>

**Agency ID:** 81685

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CERTIFIED MAIL



DOONAN, GRAVES & LONGORIA  
ATTORNEYS AT LAW

100 Cummings Center  
Suite 303C  
Beverly, Massachusetts 01915



9414 7266 9904 2184 8375 07



US POSTAGE PITNEY BOWES  
ZIP 01915  
02 7H  
0001338074 MAR 14 2022

\$ 007.53<sup>0</sup>

Thomas A. Peterson  
49 Johnson Road  
Windham, ME 04062

ML



DOONAN, GRAVES & LONGORIA, LLC  
ATTORNEYS AT LAW

100 Cummings Center  
Suite 303C  
Beverly, Massachusetts 01915

FIRST-CLASS



US POSTAGE PITNEY BOWES  
ZIP 01915  
02 7H  
0001338074 MAR 14 2022

\$ 000.73<sup>0</sup>

Thomas A. Peterson  
49 Johnson Road  
Windham, ME 04062

ML



**UNITED STATES  
POSTAL SERVICE®**

**Certificate Of  
Mailing**

To pay fee, affix stamps or  
meter postage here.

This Certificate of Mailing provides evidence that mail has been presented to USPS® for mailing.  
This form may be used for domestic and international mail.

From:

Doonan, Graves & Longoria, LLC  
100 Cummings Center, Suite 303C  
Beverly, MA 01915

To:

Thomas A. Peterson  
49 Johnson Road  
Windham, ME 04062





U.S. AIR MAIL  
FIRST CLASS  
PERMIT NO. 100  
NEW YORK, N.Y.



## Haley Carter

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**From:** Nobody <nobody@informe.org>  
**Sent:** Tuesday, March 15, 2022 11:21 AM  
**To:** Haley Carter  
**Subject:** Pre-Foreclosure Reporting Form Submission

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

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### Mortgage Information

Company providing the notice: Doonan, Graves & Longoria, LLC Owner of the mortgage: Federal Home Loan Mortgage Corporation What term best describes the owner of the mortgage?: Federally Chartered bank or Credit Union Filer's Email Address: hcarter@dgandl.com Contact information for persons having the authority to modify the mortgage to avoid foreclosure: Select Portfolio Servicing, Inc.  
Loan Resolution Department  
3217 S. Decker Lake Drive  
Salt Lake City, UT 84119  
(888) 818-6032

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### Consumer Information

Consumer First name: Thomas  
Consumer Middle Initial/Middle Name: A  
Consumer Last name: Peterson  
Consumer Suffix:  
Property Address line 1: 49 Johnson Road  
Property Address line 2:  
Property Address line 3:  
Property Address City/Town: Windham  
Property Address State:  
Property Address zip code: 04062  
Property Address County: Cumberland

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### Notification Details

Date notice was mailed: 3/14/2022  
Amount needed to cure the default: 101,726.49 Consumer Address line 1: 49 Johnson Road Consumer Address line 2:  
Consumer Address line 3:  
Consumer Address City/Town: Windham  
Consumer Address State: ME  
Consumer Address zip code: 04062

**CAUTION:** This email originated from outside the organization. Do not click links or open attachments until you confirm that the sender is trusted, sent the message intentionally, and the content is safe. Recognizing the sender does not guarantee safety. If it seems odd, please contact support or the sender directly.

## Return Receipt (Form 3811) Barcode



9590 9266 9904 2184 8375 00

## 1. Article Addressed to:

Thomas A. Peterson  
49 Johnson Road  
Windham, ME 04062

## 2. Certified Mail (Form 3800) Article Number

9414 7266 9904 2184 8375 07

PS Form 3811, Facsimile, July 2015

## COMPLETE THIS SECTION ON DELIVERY

A. Signature ☒ Agent  
X *Thomas Peterson* ☐ Addressee  
B. Received by (Printed Name) *Caiflin Benner* C. Date of Delivery *03/17/22*  
D. Is delivery address different from item 1? ☐ Yes  
If YES, enter delivery address below: ☒ No

## 3. Service Type:

☒ Certified Mail

## Reference Information

HC/MNK  
Thomas A. Peterson  
54492

Domestic Return Receipt

## USPS TRACKING #



9590 9266 9904 2184 8375 00

United States  
Postal Service®

• Sender: Please print your name, address and ZIP+4® below •



DOONAN GRAVES & LONGORIA LLC  
100 CUMMINGS CENTER STE 303C  
BEVERLY MA 01915-6104

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USPS  
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